

B18 (Official Form 18) (12/07)

United States Bankruptcy Court
Eastern District of Virginia
600 Granby St., Room 400
Norfolk, VA 23510

Case Number 08-73135-SCS

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bradley Keith Swearngin
808 Oriole Drive
Virginia Beach, VA 23451

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-1477

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 29, 2008

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0422-8
Case: 08-73135

User: admin
Form ID: B18

Page 1 of 1
Total Served: 22

Date Rcvd: Dec 29, 2008

The following entities were served by first class mail on Dec 31, 2008.

db +Bradley Keith Swearngin, 808 Oriole Drive, Virginia Beach, VA 23451-4928
8471166 +1st Advantage Fcu, P O Box 2116, Newport News, VA 23609-0116
8471167 +ADI, 263 Old Country Rd, Melville, NY 11747-2712
8471169 AT&T Cellular, P. O. Box 8229, Aurora, IL 60572-8229
8471171 +Capital Lighting & Supply, 1901 N. Hamilton St, Richmond, VA 23230-4101
8471173 +City of Portsmouth, City Treasurer, P. O. Box 85662, Richmond, VA 23285-5662
8471174 Commercial Recovery Sys, 8035 E RL Thornton, Ste 220, Dallas, TX 75357-0909
8471175 +Darren Roop, 509 23rd Street, Virginia Beach, VA 23451-4005
8471176 +Fbcs, 2200 Byberry Rd Ste 120, Hatboro, PA 19040-3797
8471177 +G M A C, P O Box 2150, Greeley, CO 80632-2150
8484649 +GMAC LLC, c/o Carl A. Eason, Esquire, One Columbus Center, Suite 1100,
Virginia Beach, VA 23462-6765
8471178 +NCO Financial Systems, 507 Prudential Rd, Horsham, PA 19044-2368
8471165 +Office of the U.S. Trustee, Federal Building Room 625, 200 Granby Mall,
Norfolk, VA 23510-1811
8471179 +Paul Brown, 3570 Whitmarsh Road, Suffolk, VA 23434-7831
8471180 +Progressive Insurance Co, c/o Credit Collections Svcs, Two Wells Ave., Dept 1934,
Newton Center, MA 02459-3208
8471181 RCS Equipment Rental, c/o Jack R Creel & Assoc, PO Box 801083, Houston, TX 77280-1083
8471182 +Texaco / Citibank, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
8471183 +Texaco/Citibank, P. O. Box 5687, Wilmington, DE 19808-5687

The following entities were served by electronic transmission on Dec 30, 2008.

8471168 +EDI: BECKLEE.COM Dec 30 2008 00:53:00 American Express, c/o Becket and Lee, Po Box 3001,
Malvern, PA 19355-0701
8471170 +EDI: BANKAMER.COM Dec 30 2008 00:53:00 Bank of America, Attn: Bkrptcy Dept NC4-105-03-14,
Po Box 26012, Greensboro, NC 27420-6012
8471172 +EDI: CHASE.COM Dec 30 2008 00:53:00 Chase Manhattan, Attn: Bankruptcy Research Dept,
3415 Vision Dr, Columbus, OH 43219-6009
8471184 +EDI: USAA.COM Dec 30 2008 00:53:00 Usaa Savings Bank, 10750 Mcdermott Fwy,
San Antonio, TX 78288-1600

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr

GMAC LLC

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2008

Signature:

